

HDFC ERGO General Insurance Company Limited

Policy No. 2312 1003 4172 9500 000

Certificate of Insurance cum Policy Schedule



Two Wheeler comprehensive policy through CSC



Insured Name	Mr Babar Turab Shaikh			RTO	AURANGABAD	PAN No.	
Corr.Address/ Place of Supply	Kagjipura Khultabad Aurangabad AURANGABAD MAHARASHTRA 431101						
Mobile	9823543361	Phone	-	E Mail		Registration No.	MH-20-EM-5956
Period of Insurance	From Date & Time	11/08/2018 16:32 hrs	To Date & Time	10/08/2019 Midnight	Policy Issuance Date	11/08/2018	
Make	Model - Variant	Engine No	Chassis No	Mfg Yr	Seats(Incl. of side car)	Body Type	CC
HERO MOTOCORP	HF DELUXE ECO-SELF START DRUM BRAKE ALLOY WHEEL	HA11EJH9A03347	MBLHA11AYH9A00325	2017	2	OPEN	1

Insured's Declared Value (IDV)	Vehicle (₹)	Side Car (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
	38,282	0	0	0	0	38,282

Named Persons & Nominee (IMT-15)							
Nominee for Owner driver	Sadiya Begum, Spouse			Appointee	, Spouse		

Premium Details (₹)

Own Damage Premium (a)		Liability Premium (b)	
Basic Own Damage:	385	Basic Third Party Liability:	720
Total Basic Premium	385	PA Cover for Owner Driver of ₹100000	50
		Sub Total – Addition	770
		Net Liability Premium (b)	770
		Total Package Premium (a+b)	1155
		GST 18% : Central Tax 9%(₹104.00)+ State Tax 9%(₹104.00)	208
Net Own Damage Premium (a)	385	Total Premium	1,363

Geographical Area	India	Compulsory Deductible (IMT-22)	₹ 100	Voluntary Deductible (IMT-22A)	₹ 0
Payment Details:	Fund Transfer No. TW1808958981	Dated : 11/08/2018	Drawn on BizDirect	Invoice No.: 100341729500000	HSN Code: 9971

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. **Persons or Class of Persons entitled to drive:** Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability** 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 100000 3.P.A. Cover under Section III for Owner - Driver(CSI): ₹ 100000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. The stamp duty of 0.50 paid by Demand Draft, vide Receipt/Challan no. CSD/90/2018/2914-15/18 dated 25-07-2018 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004. Goods and Service Tax Registration No: 27AABCL5045N1Z8. **IMPORTANT NOTICE:** The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY." **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. Goods and Service Tax for this invoice is not payable under reverse charge basis.

Branch :LEELA BUSINESS PARK, 6TH FLR, ANDHERI - KURLA RD, MUMBAI, 400059. Phone No. : +91-22-66383600

For HDFC ERGO General Insurance Company Ltd.

CSC Name :CSC E GOVERNANCE SERVICES INDIA LIMITED

CSC Code : 201764376894

Duly Constituted Attorney

VLE ID : 741129900013

VLE Name : Asifuddin Arifuddin Shaikh Contact No : 9158178123

Proposal No.2312 1003 4172 9500 000

Motor Insurance - Proposal Form For Two Wheeler Package

Insured Name	Mr Babar Turab Shaikh	RTO	AURANGABAD	PAN No.	
Correspondence Address	Kagjipura Khultabad Aurangabad AURANGABAD MAHARASHTRA 431101				
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				Registration No.	MH-20-EM-5956
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Body Type	CC				
OPEN	1				
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	38,282	0	0	0	0
Total IDV (₹) 38,282					
Fuel Type	Cover Type	Date of Registration	TPPD restriction	Higher deductible	
PETROL	PACKAGE	11/08/2018	NA	NA	
Named Persons & Nominee (IMT-15)					
Nominee for Owner driver		Sadiya Begum , Spouse		Appointee	, Spouse

Premium Details (₹)

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CSC Name :CSC E GOVERNANCE SERVICES INDIA LIMITED

CSC Code : 201764376894

VLE ID : 741129900013

VLE Name : Asifuddin Arifuddin Shaikh Contact No : 9158178123

Proposer declaration

DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED : I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance.

Anti rebate clause

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..

Disclaimer : Proposal Form and Policy Schedule have been generated basis details entered by proposer / insured on Online Platform (either on HDFCERGO.com or its affiliated Online Channels (IRDAI Licensed Intermediaries). For any modification, kindly visit [URL https://www.hdfcergo.com/customer-care/customer-support.html](https://www.hdfcergo.com/customer-care/customer-support.html) and register your service request or write to us at care@hdfcergo.com

Customer Name: Mr Babar Turab Shaikh

PAN No. :

HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016).

CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. Toll Free Number: 1800 2700 700 Te.: +91 22 6638 3600 | Fax: 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com. UIN : HDE-MO-P16-20-V01-16-17 IRDAI Reg No.146